



Guided Reading Lesson: Time to Save

Goals (30 minute lesson)

The student will learn to:

- identify and comprehend the main problem in a story, and its solution
- interpret and infer characters' thoughts, feelings and actions
- make and discuss connections between the text and other sources (e.g., personal experiences, other texts, background knowledge)
- summarize ideas in the text and tell how they are related
- make predictions about the story
- apply a variety of strategies to solve unknown vocabulary (e.g., rereading, self-monitoring, searching pictures and text, making multiple attempts, self-correction)
- use and cross-check sources of information to unlock the text (e.g., context cues, picture cues, language structures, letter/sound/cluster analysis)
- read in a phrased and fluent manner

Before Reading - Book Introduction/Picture Walk (5-10 minutes)

Note: Review the M/S/V chart found on the inside cover of the book and identify any features specifically needed by **this particular group** of students, to support their learning. The **teacher holds the book** and turns the pages, giving the students the opportunity to look at the pictures. Students do not yet have a copy.

- a. Engage students by connecting their experiences/knowledge to the new text. See the 'Think and Talk' section on the back cover of the book:

What do you know about banking?

Do any of you have a bank account?

Did someone help you open it?

What do you use the account for?

- b. Show the cover and read the title, **Time to Save.**

- c. Share the main idea of this text.

For example: ***This story is about a girl who wanted to start doing things by herself, even save enough money to go to college!***

- d. Lead the students through a picture walk. As a guide, use the **Meaning** column of the M/S/V chart found on the inside cover of the text.

p. 2 *This is the girl telling the story. She's the youngest in her family and wants to start doing things for herself.*

p. 3/4 *Her mom suggested that opening a bank account would help her save money for college.*

p. 5/6 *The lady at the bank helped her open a savings and a chequing account. Do you know the difference? (discuss)*

p. 7/8 *She got her debit card and bank account number. What can she do with a debit card? Do you know how a bank machine works? (discuss) What does the calendar on page 7 tell us?*

p. 9/10 *She got some money for her birthday. She needed to pay her tuition (explain) and wondered if she had enough? Do you know how much tuition might cost?*

p. 11/12 *She realized she didn't have enough money in her chequing account but had a brilliant idea. What do you think she did?*

p. 13/14 *She transferred money from one account to the other. Do you know what "transfer" means?*

(Stop the picture walk at this point)

- e. Using the M/S/V chart found on the inside cover of the text again, the teacher will highlight any **Structural** or **Visual** information necessary to help their students access this text.
- f. Invite the students to:
Read to find out, *what the girl wants to study at college and how she feels about it.*

During Reading (5-10 minutes)

Note: In order to avoid the students chorale reading, you may choose to use a staggered start (i.e., one student begins at the front cover, another begins on the title page, another on page 1 of the story.

NEVER allow a student to begin beyond this point, as they need an opportunity to read the whole text.)

For useful prompts, see *The Fountas & Pinnell Prompting Guide 1: A Tool for Literacy Teachers*, by Irene C. Fountas and Gay Su Pinnell,(2008).

- Give each student one copy of text to read independently.
- Students whisper read the entire text at their own pace.
- Teacher observes and supports individual students as they negotiate their way through the text (e.g., prompt for strategies, explain concepts and vocabulary, interpret illustrations, model/encourage phrasing and fluency, etc.).
- Students who finish before others, should be encouraged to reread the text.

After Reading (5-15 minutes)

1. Discussion of Meaning

- Have students respond to the “**read to find out**” idea.

What did the girl want to study at college?

How did she feel?

Do you think this would be an interesting career?

If you go to college, what would you like to study?

- Deepen their **understanding of the story** and **financial literacy** by discussing a topic of interest. (e.g., *Why do you think the girl wanted to do things “on her own” or “by herself”? Do you ever feel that way? What is something you have learned to do on your own? The girl says she is “ready to take off”. What do you think she means?*)

2. Word Work

- Focus on one aspect of word analysis found under **Reinforcing Decoding Skills** listed on the inside cover of the text. Additional word work activities could be done later as a follow-up.

For example:

- Double consonants

Have the students clap the syllables. They create a list of the words divided into syllables.

3. Listening Centre

- Have the students listen to the story at the listening centre.

4. Writing

- Have students write a conversation between the girl and her mom or the bank employee.